

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JAMES E. YOUNG, JR. § Case No. 16-bk-12610  
REBECCA A. WATKINS-YOUNG §  
§  
Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/13/2016.
- 2) The plan was confirmed on 12/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/09/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,663.10.
- 10) Amount of unsecured claims discharged without full payment: \$56,949.06.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 24,515.00
Less amount refunded to debtor(s)	\$ 45.00
<b>NET RECEIPTS</b>	<b>\$ 24,470.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 1,899.43
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,399.43</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	3,500.00	NA	NA	3,500.00	0.00
PGW	Uns	0.00	625.72	625.72	86.87	0.00
SPRINT CORP	Uns	0.00	725.52	725.52	100.73	0.00
Quantum3 Group LLC as agent for	Sec	16,865.55	17,351.03	0.00	0.00	0.00
WELLS	Uns	0.00	201.86	201.86	28.02	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	15,489.25	15,489.25	2,150.41	0.00
AMERICAN INFOSOURCE	Uns	0.00	64.32	64.32	8.93	0.00
FREEDOM CREDIT UNION	Sec	10,954.00	9,675.00	11,355.41	11,355.41	0.00
FREEDOM CREDIT UNION	Uns	0.00	1,222.12	1,222.12	169.67	0.00
GREENSKY TRADE CREDIT	Uns	10,542.00	10,634.02	10,634.02	1,476.35	0.00
CAVALRY SPV I, LLC	Uns	0.00	2,001.03	2,001.03	277.80	0.00
Atlas Acquisitions LLC	Sec	0.00	1,660.76	1,660.76	1,660.76	0.00
Select Portfolio Servicing Inc	Sec	0.00	115,240.77	1,603.29	1,603.29	0.00
CITY OF PHILA	Sec	0.00	152.33	152.33	152.33	0.00
WELLS FARGO HM MORTGAGE	Sec	114,325.00	NA	NA	0.00	0.00
CAP ONE	Uns	1,770.00	NA	NA	0.00	0.00
CENTRAL FINL CONTROL	Uns	3,640.00	NA	NA	0.00	0.00
CHASE CARD	Uns	453.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
COMCAST	Uns	2,000.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTION	Uns	164.00	NA	NA	0.00	0.00
DIVERSIFIED	Uns	726.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	15,245.00	NA	NA	0.00	0.00
FIRST NATIONAL COLL BUREAU	Uns	871.00	NA	NA	0.00	0.00
FREEDOM CU	Uns	359.00	NA	NA	0.00	0.00
FST COLL SRV	Uns	175.00	NA	NA	0.00	0.00
JEFF UNVERSITY HOSP	Uns	1,500.00	NA	NA	0.00	0.00
JEFF UNVERSITY PHYS	Uns	1,925.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Uns	583.00	NA	NA	0.00	0.00
STELLAR REC. INC	Uns	606.00	NA	NA	0.00	0.00
VERZON	Uns	66.00	NA	NA	0.00	0.00
WFFNATBANK	Uns	201.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 1,603.29	\$ 1,603.29	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 13,168.50	\$ 13,168.50	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 14,771.79</b>	<b>\$ 14,771.79</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 30,963.84</b>	<b>\$ 4,298.78</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,399.43
Disbursements to Creditors	\$ 19,070.57
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 24,470.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/17/2021

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.